

Information to identify the case:

Debtor 1	<u>Aaron Foster Jr.</u>	Social Security number or ITIN	xxx-xx-2197
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-22163-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Aaron Foster Jr.

10/18/21

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Aaron Foster, Jr.
Debtor

Case No. 16-22163-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 18, 2021

User: aala
Form ID: 3180W

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2021:

Recip ID	Recipient Name and Address
db	+ Aaron Foster, Jr., 413 Dunbar Drive, Pittsburgh, PA 15235-5218
cr	+ First National Bank of Pennsylvania, c/o AAS Debt Recovery Inc., Karen L. Hughes, Esquire, 2526 Monroeville Blvd, Suite 205 Monroeville, PA 15146-2371
cr	+ MTGLQ Investors LP, Stern & Eisenberg, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
cr	+ MTGLQ Investors, L.P., c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
cr	+ Peoples Natural Gas Company LLC, 225 North Shore Drive, Attention: Barbara Rodgers, Pittsburgh, PA 15212-5861
cr	+ U.S. Bank Trust National Association as Trustee of, Law Offices of Michelle Ghidotti, 1920 Old Tustin Avenue, Santa Ana
cr	+ U.S. Bank Trust National Association, as Trustee o, c/o Freidman Vartolo, LLP, 1325 Franklin Avenue, Suite 230, Garden City, NY 11530-1631
14243236	+ 1st National Bank, 4140 E. State Street, Hermitage, PA 16148-3401
14243240	+ Ditech Financial LLC, c/o KML Law Group, P.C., Suite 5000-BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1541
14243239	+ Ditech Financial LLC, 345 St. Peter Street, Saint Paul, MN 55102-1211
14307642	+ Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
14243241	+ Enterprise Bank, 4845 William Penn Highway, Monroeville, PA 15146-3711
14318950	+ First National Bank of PA, c/o AAS Debt Recovery Inc., PO Box 129, Monroeville, PA 15146-0129
14254247	+ First National Bank of PA, 4140 East State Street, Hermitage, PA 16148-3401
15250509	+ First National Bank of Pennsylvania, c/o Karen L. Hughes, Esquire, AAS Debt Recovery Inc., 2526 Monroeville Blvd., Suite 205, Monroeville, PA 15146-2371
14269525	+ M & T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
14243244	+ M&T Bank, c/o ACI, 2420 Sweet Home Road, Suite 150, Buffalo, NY 14228-2244
14335583	+ MTGLQ, L.P., Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
14243247	+ Mitchell's Auto Sales, 530 E. Pittsburgh McKeesport Blvd, North Versailles, PA 15137-2208
14305520	+ Peoples Natural Gas Company LLC, 375 North Shore Drive, Pittsburgh, PA 15212-5866
14243248	+ Professional Account Management, 633 W. Wisconsin Avenue, Milwaukee, WI 53203-1920

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 19 2021 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 18 2021 23:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 19 2021 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 18 2021 23:17:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: bknotices@sns.com	Oct 18 2021 23:17:00	US Bank Trust NA as Trustee of the Lodge Series II, U.S. Bank Trust, N.A. as Trustee, c/o SN Servicing Corporation, 323 Fifth Street, Eureka,

District/off: 0315-2

User: aala

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14243237	Email/Text: bankruptcy@bbandt.com	Oct 18 2021 23:17:00	CA 95501-0305 Branch Banking & Trust, 200 West Second Street, Winston Salem, NC 27101
14243238	+ Email/Text: bdsupport@creditmanagementcompany.com	Oct 18 2021 23:17:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14243242	Email/Text: fnb.bk@fnfg.com	Oct 18 2021 23:17:00	First Niagara Bank, P. O. Box 514, Lockport, NY 14095
14277306	Email/Text: fnb.bk@fnfg.com	Oct 18 2021 23:17:00	First Niagara Bank, N.A., 6950 South Transit Road, PO Box 514, Lockport NY 14095-0514
14243243	Email/Text: camanagement@mtb.com	Oct 18 2021 23:17:00	M&T Bank, PO Box 900, Millsboro, DE 19966
14243246	+ EDI: MID8.COM	Oct 19 2021 03:18:00	Midland Funding, LLC, c/o Atlantic Credit & Finance Inc., PO Box 13386, Roanoke, VA 24033-3386
14243245	+ EDI: MID8.COM	Oct 19 2021 03:18:00	Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
15286913	+ Email/Text: bknotices@sns.com	Oct 18 2021 23:17:00	U.S. Bank Trust National Association, as, Trustee of the Lodge Series III Trust, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
14975591	+ Email/Text: bknotices@sns.com	Oct 18 2021 23:17:00	U.S. Bank Trust National Association, as Trustee, C/O SN Servicing Corp., 323 5th Street, Eureka, CA 95501-0305

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ditech Financial LLC
cr		Duquesne Light Company

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Ditech Financial LLC bnicholas@kmlawgroup.com

District/off: 0315-2

User: aala

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Christopher M. Frye

on behalf of Debtor Aaron Foster Jr. chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r530
37@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com

Joshua I. Goldman

on behalf of Creditor Ditech Financial LLC jgoldman@kmlawgroup.com angelica.reyes@padgettlawgroup.com

Karen Louise Hughes

on behalf of Creditor First National Bank of Pennsylvania karenh@aaasdebt recoveryinc.com

Michael C. Mazack

on behalf of Creditor US Bank Trust NA as Trustee of the Lodge Series III Trust mmazack@lynchlaw-group.com
jdearment@lynchlaw-group.com;ddileva@lynchlaw-group.com

Office of the United States Trustee

ustpre03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

William E. Miller

on behalf of Creditor MTGLQ Investors LP wmiller@friedmanvartolo.com wedwardmiller@gmail.com

TOTAL: 10